

## Message Text

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PAGE 01 RABAT 04765 291738Z  
ACTION CPR-01

INFO OCT-01 NEA-10 ISO-00 L-03 JUSE-00 OPR-02 A-01  
TRSE-00 /018 W

-----101517 291844Z /53

R 291720Z AUG 77  
FM AMEMBASSY RABAT  
TO SECSTATE WASHDC 2965

UNCLAS RABAT 4765

E.O. 11652: N/A  
TAGS: PDIP  
SUBJECT: HOST COUNTRY REQUIREMENT FOR AUTOMOBILE LIABILITY INSURANCE

FOR PROTOCOL

REF: STATE 189095

THE FOLLOWING IS IN REPLY TO REFTEL:

- A. YES, MOROCCAN LAW REQUIRES THAT ALL AUTOMOBILES BE INSURED AGAINST THIRD-PARTY LIABILITY.
- B. POLICIES DO NOT CONTAIN MINIMUM OR MAXIMUM AMOUNTS, BUT BY LAW THE AMOUNT OF COVERAGE IS UNLIMITED. NO, THE REQUIREMENT IS NOT ENFORCED.
- C. N/A.
- D. POST POLICY REQUIRES THAT ALL MISSION PERSONNEL HAVE THIRD-PARTY COVERAGE. VEHICLES WILL NOT BE PROCESSED THROUGH CUSTOMS NOR REGISTERED UNTIL PROOF OF INSURANCE HAS BEEN FURNISHED.
- E. LOCAL LAW NOT ONLY PERMITS BUT REQUIRES THAT PLAINTIFFS CARRY LEGAL ACTIONS DIRECTLY AGAINST INSURANCE COMPANIES. MOROCCO IS A MEMBER OF THE EUROPEAN CONVENTION. HOWEVER, INSURANCE COMPANIES STATE THEY DO NOT REQUIRE THAT THE ASSURED BECOMES A PARTY IN ANY LEGAL ACTION RESULTING IN CIVIL DAMAGE.

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- F. INSURANCE COMPANIES CANNOT DEFEND ON THE GROUND THAT THE INSURED HAS VIOLATED A CONTRACT TERM ON THE BASIS OF FAILURE TO COOPERATE IN DEFENSE. SUCH PROVISIONS EXIST ONLY IN POLICIES COVERING REAL ESTATE.

G. N/A.

- H. NUMEROUS INSURANCE COMPANIES ARE AVAILABLE FROM WHICH AN INDIVIDUAL MAY OBTAIN COVERAGE, BUT THE HOST GOVERNMENT DOES

NOT PROVIDE ANY ASSISTANCE.

I. THERE ARE NO PREMIUM RATES APPLICABLE TO DIPLOMATS, THE COST OF COVERAGE IS THE SAME FOR EVERYBODY.

J. INSURANCE POLICIES ARE THE SAME FOR ALL, NO EXCEPTIONS.

K. NO, THE HOST GOVERNMENT DOES NOT REQUIRE THE WAIVING OF IMMUNITY.

L. AS STATED IN B, COVERAGE IS UNLIMITED. NO WAIVER THEREFORE WOULD BE NECESSARY.

M. THE SYSTEM APPARENTLY WORKS WELL. THERE HAVE BEEN NO KNOWN CASES OF INADEQUATE COMPENSATION IN RECENT YEARS.

N. NO. HOWEVER, THE GOVERNMENT OF MOROCCO ADMINISTERS A QTE GUARANTEE TRUST FUND UNQTE WHICH IS USED TO COVER DAMAGES SUFFERED BY PERSONS AT THE HANDS OF UNINSURED MOTORISTS.

INSURANCE COMPANIES PROVIDE CONTRIBUTIONS TO THIS FUND.

THIS FUND WOULD PRESUMABLY BE AVAILABLE TO PERSONS WHO HAVE SUFFERED INJURIES AND/OR DAMAGE AT THE HANDS OF DIPLOMATIC PERSONNEL. ANDERSON

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## Message Attributes

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**Channel Indicators:** n/a  
**Current Classification:** UNCLASSIFIED  
**Concepts:** INSURANCE, AUTOMOBILES  
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**Copy:** SINGLE  
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**Decaption Date:** 01-Jan-1960 12:00:00 am  
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**Review Markings:**  
Margaret P. Grafeld  
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